

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
CHICAGO DIVISION**

In re:	§	Case No. 09-35726-SPS
	§	
JOHN D RICHARDS	§	
THERESA RICHARDS	§	
	§	
Debtor(s)	§	

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**NOTICE OF TRUSTEE'S FINAL REPORT AND  
APPLICATION FOR COMPENSATION  
AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P. 2002(a)(6) and 2002(f)(8), please take notice that David P. Leibowitz, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

219 South Dearborn Street, Chicago, IL 60604

Any person wishing to object to any fee application that has not already been approved or to the Final report, must file a written objection within 21 days of the date of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 10:30 a.m. on 08/25/2010, in Courtroom 642, United States Courthouse, . If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: 07/26/2010

By: /s/ David P. Leibowitz  
(Trustee)

David P. Leibowitz  
420 West Clayton St  
Waukegan, IL, 60085

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In re: § Case No. 09-35726-SPS  
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**SUMMARY OF TRUSTEE'S FINAL REPORT  
AND APPLICATIONS FOR COMPENSATION**

*The Final Report shows receipts of  
and approved disbursements of  
leaving a balance on hand of<sup>1</sup>:*

	<u>\$10,573.61</u>
	<u>\$8,040.49</u>
	<u>\$2,533.12</u>

Claims of secured creditors will be paid as follows: NONE

Applications for Chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Fees	Expenses
Trustee, DAVID P. LEIBOWITZ	\$633.28	\$68.24

Applications for prior chapter fees and administrative expenses have been filed as follows:  
NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are: NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$75,009.03 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 2.4%.

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<sup>1</sup> The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of disbursement of additional interest

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amt. of Claim	Proposed Amount
1	TARGET NATIONAL BANK	\$13,353.12	\$326.05
2	TARGET NATIONAL BANK	\$12,367.18	\$301.99
3	Chase Bank USA, N.A.	\$15,333.31	\$374.41
4	Chase Bank USA, N.A.	\$6,914.48	\$168.84
5	Chase Bank USA, N.A.	\$11,902.97	\$290.65
6	Chase Bank USA,N.A	\$700.91	\$17.12
7	PYOD LLC its successors and assigns as assignee of Citibank,c/o Resurgent Capital	\$3,042.74	\$74.30
8	GE Money Bank dba SAM'S CLUB DISCOVER	\$4,214.71	\$102.92
9	GE Money Bank dba OLD NAVY	\$315.70	\$7.71
10	GE Money Bank dba SAM'S CLUB DISCOVER	\$1,292.68	\$31.57
11	PRA Receivables Management,LLC /HSBC Bank Nevada, NA (Union),	\$5,571.23	\$136.04

Tardily filed claims of general (unsecured) creditors totaling \$0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0%.

Tardily filed general (unsecured) claims are as follows: NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0%.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows: NONE

The amount of surplus returned to the debtor(s) after payment of all claims and interest is \$0.00.

Prepared By: /s/ David P. Leibowitz

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Trustee

David P. Leibowitz  
420 West Clayton St  
Waukegan, IL, 60085

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**CERTIFICATE OF NOTICE**District/off: 0752-1  
Case: 09-35726User: csimmons  
Form ID: pdf006Page 1 of 1  
Total Noticed: 28

Date Rcvd: Jul 28, 2010

The following entities were noticed by first class mail on Jul 30, 2010.

db/jdb +John D Richards, Theresa D. Richards, 5920 N. Oconto, Chicago, IL 60631-2310  
 aty +Bernard W. Moltz, Bernard W. Moltz & Associates, 77 W. Washington Street, Suite 2110,  
       Chicago, IL 60602-9703  
 tr +David P Leibowitz, ESQ, Leibowitz Law Center, 420 Clayton Street, Waukegan, IL 60085-4216  
 14499390 Chase, P.O. Box 15153, Wilmington, DE 19886-5153  
 14499391 +Chase, P.O. Box 9001020, Louisville, KY 40290-1020  
 14941414 Chase Bank USA, N.A., PO Box 15145, Wilmington, DE 19850-5145  
 15026375 +Chase Bank USA, N.A., c/o Creditors Bankruptcy Service, P O Box 740933, Dallas, TX 75374-0933  
 14499393 Citi, Box 6000, The Lakes, NV 89163-6000  
 14499394 +Disney, P. O. Box 15153, Wilmington, DE 19886-5153  
 15283379 +GE Money Bank dba SAM'S CLUB DISCOVER, Care of Recovery Management Systems Corp,  
       25 SE 2nd Ave Ste 1120, Miami FL 33131-1605  
 14499395 HSBC Retail Services, P.O. Box 17264, Baltimore, MD 21297-1264  
 14499397 Macy's, P.O. Box 689195, Des Moines, IA 50368-9195  
 14906020 +Mark Zaplier, 2345 Dorina Drive, Northfield, IL 60093-2705  
 14499399 Omaha Steaks, P.O. Box 3496, Omaha, NE 68103-3412  
 15313703 +PRA Receivables Management, LLC, As Agent Of Portfolio Recovery Assocs.,  
       HSBC Bank Nevada, NA (Union), POB 41067, NORFOLK VA 23541-1067  
 15028026 +PYOD LLC its successors and assigns as assignee of, Citibank, c/o Resurgent Capital Services,  
       PO Box 19008, Greenville, SC 29602-9008  
 14906021 +Resurrection Medical Center, 7435 West Talcott Avenue, Chicago, IL 60631-3746  
 14499401 State Farm Insurance, 333 First Commerce Drive, Aurora, ON LG4 8A4  
 14928014 +TARGET NATIONAL BANK, C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,  
       SEATTLE, WA 98121-3132  
 14499402 +Target, P.O. Box 59317, Minneapolis, MN 55459-0317  
 14499404 The Home Depot, Processing Center, Des Moines, IA 50364-0500  
 14499405 Union Plus Visa, P.O. Box 88000, Baltimore, MD 21288-0001  
 14499406 Victoria's Secret, WFNNB, P.O. Box 659617, San Antonio, TX 78265-9617  
 14499407 Wells Fargo, P.O. Box 14411, Des Moines, IA 50306-3411

The following entities were noticed by electronic transmission on Jul 28, 2010.

15283380 +E-mail/PDF: gecsed@recoverycorp.com Jul 29 2010 02:13:51 GE Money Bank dba OLD NAVY,  
       Care of Recovery Management Systems Corp, 25 SE 2nd Ave Ste 1120, Miami FL 33131-1605  
 14499396 +E-mail/PDF: cr-bankruptcy@kohls.com Jul 29 2010 02:06:59 Kohl's, P.O. Box 2983,  
       Milwaukee, WI 53201-2983  
 14499398 E-mail/PDF: gecsed@recoverycorp.com Jul 29 2010 02:13:52 Old Navy, P.O. Box 530942,  
       Atlanta, GA 30353-0942  
 14499400 E-mail/PDF: gecsed@recoverycorp.com Jul 29 2010 02:13:52 Sam's Club, P.O. box 960013,  
       Orlando, FL 32896-0013

TOTAL: 4

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

14499392\* +Chase, P.O. Box 15153, Wilmington, DE 19886-5153  
 14499403\* +Target, P.O. Box 59317, Minneapolis, MN 55459-0317  
 14906022\* The Home Depot, Processing Center, Des Moines, IA 50364-0500

TOTALS: 0, \* 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 30, 2010

Signature:

